

State of Washington  
Office of the Insurance Commissioner  
1998 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire And Cas Co	25143	IL	\$16.793	7.18%	\$16.259	\$33.187	204.11%
2	American Economy Ins Co	19690	IN	\$16.438	7.03%	\$16.208	\$15.084	93.07%
3	Farmers Ins Co Of WA	21644	WA	\$8.114	3.47%	\$6.745	\$4.684	69.45%
4	Safeco Ins Co Of Amer	24740	WA	\$7.876	3.37%	\$7.831	\$7.288	93.07%
5	American States Ins Co	19704	IN	\$7.225	3.09%	\$7.183	\$4.331	60.29%
6	National Surety Corp	21881	IL	\$6.766	2.89%	\$5.750	\$22.832	397.06%
7	Allstate Ins Co	19232	IL	\$6.181	2.64%	\$5.932	\$5.809	97.93%
8	Mutual Of Fidelity Ins Co	14761	WA	\$5.882	2.51%	\$5.735	\$4.440	77.42%
9	Farmers Ins Exch	21652	CA	\$5.756	2.46%	\$5.398	\$1.584	29.34%
10	Transportation Ins Co	20494	IL	\$5.101	2.18%	\$4.560	\$2.934	64.34%
11	Federal Ins Co	20281	IN	\$5.052	2.16%	\$5.517	\$703	12.74%
12	Westport Ins Corp	34207	MO	\$4.884	2.09%	\$3.107	\$1.259	40.53%
13	North Pacific Ins Co	23892	OR	\$4.817	2.06%	\$4.965	\$2.788	56.16%
14	American Protection Ins Co	18910	IL	\$4.682	2.00%	\$5.104	\$996	19.52%
15	Hartford Fire Ins Co	19682	CT	\$4.090	1.75%	\$4.529	(\$1.691)	(37.33)%
16	Atlantic Mut Ins Co	19895	NY	\$4.081	1.74%	\$3.955	\$1.076	27.19%
17	Travelers Ind Co Of Amer	25666	CT	\$3.902	1.67%	\$2.952	\$2.773	93.91%
18	Fidelity & Guaranty Ins Co	35386	IA	\$3.681	1.57%	\$3.531	\$3.357	95.09%
19	Transcontinental Ins Co	20486	NY	\$3.370	1.44%	\$2.896	\$3.410	117.76%
20	Hartford Cas Ins Co	29424	IN	\$3.207	1.37%	\$2.508	\$834	33.24%
21	Truck Ins Exch	21709	CA	\$3.074	1.31%	\$3.289	\$2.476	75.29%
22	Great Northern Ins Co	20303	MN	\$2.944	1.26%	\$2.526	\$1.487	58.88%
23	Continental Cas Co	20443	IL	\$2.838	1.21%	\$2.482	\$1.635	65.88%
24	St Paul Fire & Marine Ins Co	24767	MN	\$2.834	1.21%	\$3.083	\$2.390	77.51%
25	Valley Ins Co	14133	CA	\$2.794	1.19%	\$2.878	\$3.662	127.22%
26	General Ins Co Of Amer	24732	WA	\$2.763	1.18%	\$2.646	\$1.516	57.29%
27	Unigard Ins Co	25747	WA	\$2.638	1.13%	\$2.904	\$1.406	48.41%
28	Commonwealth Ins Co Of Amer	10220	WA	\$2.509	1.07%	\$2.784	\$1.963	70.49%
29	Travelers Ind Co Of IL	25674	IL	\$2.423	1.04%	\$1.809	\$456	25.21%
30	Firemans Fund Ins Co	21873	CA	\$2.277	0.97%	\$2.058	(\$1.072)	(52.09)%
31	West American Ins Co	44393	IN	\$2.137	0.91%	\$2.144	\$1.429	66.67%
32	Hartford Steam Rail Insur & Ins Co	11452	CT	\$2.059	0.88%	\$2.270	\$745	32.81%
33	First Natl Ins Co Of Amer	24724	WA	\$2.049	0.88%	\$1.971	\$889	45.11%
34	Hartford Ins Co Of The Midwest	37478	IN	\$1.835	0.78%	\$1.786	\$735	41.13%
35	US Fidelity & Guaranty Co	25887	MD	\$1.812	0.77%	\$1.895	\$2.004	105.73%
36	American & Foreign Ins Co	24589	DE	\$1.809	0.77%	\$1.886	\$512	27.14%
37	Travelers Ind Co	25658	CT	\$1.730	0.74%	\$997	\$1.399	140.33%
38	Valley Forge Ins Co	20508	PA	\$1.727	0.74%	\$1.583	\$775	48.96%
39	Ace American Ins Co	22667	PA	\$1.624	0.69%	\$1.483	\$487	32.82%
40	Church Mut Ins Co	18767	WI	\$1.611	0.69%	\$1.647	\$688	41.77%
All 219 Other Companies				\$60.518	25.87%	\$67.100	\$19.333	28.81%
Totals (Loss Ratio is average)				\$233.901	100.00%	\$231.886	\$162.593	70.12%

(1)Excluding all Loss Adjustment Expenses (LAE)